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10/01/08 2:29:25
BK 594 PG 523
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Instrument prepared by and return to:
Kelly E. McCarthy
Morton & Germany, PLLC
45 North Third Street, Suite 201
Memphis, TN 38103
Phone: (901) 522-0050
08-338G

INDEXING INSTRUCTIONS: Lot 52, Phase I, First Revision of Lot 3, Arbor Lake
Subdivision, Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi.

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, Richardson's Brentwood Homes, Inc., as Grantors, executed that certain Deed of Trust to Sam P. McClatchy, Jr., Trustee, for the benefit of PULASKI BANK AND TRUST COMPANY, as Beneficiary, bearing the date of October 23, 2006, which Deed of Trust is recorded in Deed of Trust Book 2592, at Page 38, *et seq.*, on October 25, 2006, of the land records in the Office of the Chancery Clerk of DeSoto County, located in Hernando, Mississippi ("Deed of Trust"); and

WHEREAS, Pulaski Bank and Trust Company has heretofore substituted the undersigned Kelly E. McCarthy as Trustee in the place and in lieu of the original trustee named in said Deed of Trust by instrument dated July 28, 2008, and recorded in said office at Book 2,937, Page 541; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said Deed of Trust and the indebtedness secured thereby, Pulaski Bank and Trust Company, having requested the undersigned Substituted Trustee to execute the trust and to sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Trustee's fees and expenses of sale; and

6

WHEREAS, the undersigned Substituted Trustee in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi did advertise said sale in The DeSoto Times, a newspaper of general circulation published for more than one year next preceding the date of the first publication, in the County of DeSoto, State of Mississippi, on September 4, 11, 18 and 25, 2008, as evidenced by the Proof of Publication (copy attached hereto as Exhibit "A"); and by posting on the on the 2nd day of September, 2008, a copy of the Substituted Trustee's Notice of Sale (copy attached hereto as Exhibit "B") on the bulletin board in the DeSoto County Chancery Courthouse Building, 2535 Hwy 51 South, Hernando, Mississippi; and

WHEREAS, on the 1st day of October, 2008 at the East front door of the DeSoto County Chancery Courthouse Building, DeSoto County, State of Mississippi, at Hernando, between the hours of 11:00 A.M. and 4:00 P.M., I the undersigned Substituted Trustee, did offer for sale at public outcry and did sell to the highest and best bidder for cash the following described land and property situated in DeSoto County, State of Mississippi, to-wit:

Lot 52, Phase I, First Revision of Lot 3, Arbor Lake Subdivision, situated in Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 73, Pages 27-29, in the Office of the Chancery Clerk of DeSoto County, Mississippi,
and

WHEREAS, the undersigned Substituted Trustee offered the aforesaid property for sale at public outcry as set forth above, and there appeared at said sale Pulaski Bank and Trust Company, bidding the sum of ONE HUNDRED TWENTY SIX THOUSAND TWO HUNDRED TWENTY FIVE AND 00/100 DOLLARS (\$126,225.00) for all the above described property; said property was struck off to Pulaski Bank and Trust Company, for said amount, and said bidder was declared the purchaser thereof, as the highest and best bidder for cash.

NOW, THEREFORE, in consideration of the premises and the sum of ONE HUNDRED TWENTY SIX THOUSAND TWO HUNDRED TWENTY FIVE AND 00/100 DOLLARS (\$126,225.00) cash in hand paid, the receipt of which is hereby acknowledged, I do hereby sell, quit-claim and convey to Pulaski Bank and Trust Company, in fee simple, all of the above described property, conveying only such title as vested in me as Substituted Trustee.

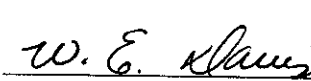
WITNESS MY SIGNATURE on this 1st day of October, 2008.


 KELLY E. MCCARTHY
 Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this 1st day of October, 2008 within my jurisdiction, the within named KELLY E. MCCARTHY, Substituted Trustee, duly identified before me, who acknowledged that in such representative capacity she executed the above and foregoing Substituted Trustee's Deed as her own free and voluntary act and deed, after first having been authorized so to do.

My Commission Expires January 2, 2012
 My Commission Expires: _____


 NOTARY PUBLIC



GRANTOR:
 Kelly E. McCarthy
 Morton & Germany, PLLC
 45 North Third Street, Suite 201
 Memphis, TN 38103
 Phone: (901) 522-0050

GRANTEE:
 Pulaski Bank and Trust Company
 5800 "R" Street
 Little Rock, AR 72207
 Phone: (501) 661-7747

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, **Richardson's** **Freemason Home, Inc.**, a Tennessee Corporation, as Grantor, executed and certain **Kelly E. McCarthy**, as Trustee, for the benefit of **Pulaski Bank and Trust Company**, its beneficiary, issued a Deed of Trust dated October 25, 2004, which Deed of Trust is recorded in Deed of Trust Book 2,582, at Page 38, of said, on October 26, 2004, of the land records in the Office of the Chancery Clerk of DeSoto County, located in Hernando, Mississippi (Deed of Trust); and

WHEREAS, **Pulaski Bank and Trust Company** has heretofore substituted the undersigned **Kelly E. McCarthy** as Trustee in the place and in lieu of the original trustee named in said Deed of Trust by agreement dated July 28, 2004, and recorded in said office at Book 2,527, Page 541; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared due and payable in accordance with the terms of said Deed of Trust, and the Trustee of said Deed of Trust, **Pulaski Bank and Trust Company**, having requested the undersigned to execute the trust and to sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the same due thereunder, together with attorney's fees, Trustee's fees and expenses of sale;

NOW, THEREFORE, I, **Kelly E. McCarthy**, Substituted Trustee under said Deed of Trust will, on October 1, 2008, offer for sale at public outcry and sell within legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the last front door of the DeSoto County Courthouse Building located at 2001 Hwy. 51 S., Hernando, Mississippi, to the highest and best bidder for cash the following described land and property situated in DeSoto County, State of Mississippi, to-wit:

Lot 52, Phase 1, First Revision of Lot 2, After Lake Subdivision, situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 73, Page 27-28, in the Office of the Chancery Clerk of DeSoto County, Mississippi, in which plat reference is hereby made for a more particular description of said property.

Sale is made subject to prior liens, encumbrances or trust deeds, if any, now of record in the office of the Chancery Clerk, DeSoto County, Mississippi and any lien for any unpaid City or County property taxes. Sale is further subject to all covenants and restrictive covenants of record.

I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this first day of September, 2008.

At Kelly E. McCarthy
KELLY E. MCCARTHY
Substituted Trustee
MORTON & GERMANY, PLLC
45 North Third Street, Suite 201
Memphis, TN 38103
Telephone: (901) 522-0050
PUBLISHED: September 4, 11, 18
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Volume No. 113 on the 25 day of Sept., 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 25 day of Sept., 2008

BY Quay D. O'Connell

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

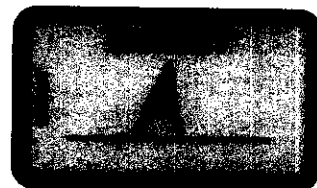
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B. 3 subsequent insertions of 1467 words @ .10 \$ 146.70

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 208.38

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SUBSTITUTED TRUSTEE'S NOTICE OF SALE

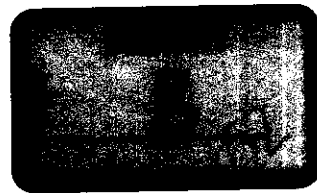
WHEREAS, Richardson's Brentwood Homes, Inc., a Tennessee Corporation, as Grantor, executed that certain Deed of Trust to Sam P. McClathcy, Jr., Trustee, for the benefit of Pulaski Bank and Trust Company, as Beneficiary, bearing the date of October 23, 2006, which Deed of Trust is recorded in Deed of Trust Book 2,592, at Page 38, et seq., on October 25, 2006, of the land records in the Office of the Chancery Clerk of DeSoto County, located in Hernando, Mississippi ("Deed of Trust"); and

WHEREAS, Pulaski Bank and Trust Company has heretofore substituted the undersigned Kelly E. McCarthy as Trustee in the place and in lieu of the original trustee named in said Deed of Trust by instrument dated July 28, 2008, and recorded in said office at Book 2,937, Page 541; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said Deed of Trust and the indebtedness secured thereby, Pulaski Bank and Trust Company having requested the undersigned Substituted Trustee to execute the trust and to sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Trustee's fees and expenses of sale;

NOW, THEREFORE, I, Kelly E. McCarthy, Substituted Trustee under said Deed of Trust will, on October 1, 2008, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the east front door of the DeSoto County Courthouse Building located at 2535 Hwy. 51 S. Hernando, Mississippi, to the highest and best bidder for cash the following described land and property situated in DeSoto County, State of Mississippi, to-wit:

10-1-08



Lot 52, Phase 1, First Revision of Lot 3, Arbor Lake Subdivision, situated in Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 73, Pages 27-29, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property,

Sale is made subject to prior liens, encumbrances or trust deeds, if any, now of record in the office of the Chancery Clerk, DeSoto County, Mississippi and any lien for any unpaid City or County property taxes. Sale is further subject to all easements and restrictive covenants of record.

I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 2nd day of September, 2008.


KELLY E. MCCARTHY
Substituted Trustee

MORTON & GERMANY, PLLC
45 North Third Street, Suite 201
Memphis, TN 38103
Telephone: (901) 522-0050

PUBLISH: September 4, 11, 18 and 25, 2008